

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/845,669
Filed : April 30, 2001
Applicant : Clark et al.
Title : Maximization of a Hedged Investment Budget for an Index-Linked Insurance Product

TC/AU : 3693
Examiner : Greimel, Jocelyn

Confirmation No. : 2276
Atty Docket No. : 26548.0007

RESPONSE TO EXAMINER'S REQUEST FOR INFORMATION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Madam:

Responsive to the Examiner's request for information under 37 CFR § 1.105 mailed April 19, 2007, please consider the below **Remarks**, beginning on page 2 of this paper, directed to providing information regarding prior equity insurance products developed by AmerUS Life Insurance Company and identifying the features described in the claimed subject matter of the above-referenced application that are improvements over those products.